

**FORM NOA** (Notice of Assets and Deadline to File Proof of Claim)

**NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM**

U.S. Bankruptcy Court  
401 Market Street  
Camden, NJ 08102  
Telephone number: 856-361-2300

Honorable Jerrold N. Poslusny Jr., U.S. Bankruptcy Judge

**CASE NUMBER:** 17-22778-JNP

**DATE FILED::** 6/22/17

**In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):**

Kostas Roustas  
aka Gus Roustas  
xxx-xx-6930

**ADDRESS OF DEBTOR(S):**

49 Oak Ridge Drive  
Voorhees, NJ 08043

Stella Roustas  
xxx-xx-7178

49 Oak Ridge Drive  
Voorhees, NJ 08043

**DEBTOR'S ATTORNEY:**

Dino S. Mantzas  
Law Office of Dino S. Mantzas  
701 Route 73 North  
Suite 1  
Marlton, NJ 08053

(856) 988-0033

Dino S. Mantzas  
Law Office of Dino S. Mantzas  
701 Route 73 North  
Suite 1  
Marlton, NJ 08053

(856) 988-0033

**TRUSTEE:**

Joseph Marchand  
117-119 West Broad St.  
PO Box 298  
Bridgeton, NJ 08302  
(856) 451-7600

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

6/2/20

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: March 5, 2020

FOR THE COURT



United States Bankruptcy Court  
District of New Jersey

In re:  
Kostas Roustas  
Stella Roustas  
Debtors

Case No. 17-22778-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: noa

Page 1 of 3  
Total Noticed: 46

Date Rcvd: Mar 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2020.

db/jdb  
aty +Kostas Roustas, Stella Roustas, 49 Oak Ridge Drive, Voorhees, NJ 08043-1537  
+Leonard Teddy Schwartz, Slotnick & Schwartz, 1350 N. Black Horse Pike, Suite 2,  
Williamstown, NJ 08094-9129  
cr ACAR Leasing Ltd. dba GM Financial Leasing, 400 Embarcadero Dr., Arlington, TX 76014  
acc +Markovitz, Starkman & Company, LLC., 457 Haddonfield Road, Cherry Hill, NJ 08002-2220  
cr +The First National Bank of Elmer, Saldutti Law Group, c/o Rebecca K. McDowell,  
800 N. Kings Hwy, Ste 300, Cherry Hill Township, NJ 08034-1511  
516897478 +2602 Route 130 LLC, 2602 Route 130, Cinnaaminson, NJ 08077-3017  
516946636 +ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853  
516897483 +Checker Management, 22-10 Jackson Avenue, New York, NY 10002-6679  
516897484 +Christopher D. Palmieri,, Esquire, 300 Garden City Plaza, Garden City, NY 11530-3302  
516897486 +First National Bank of Elmer, PO Box 980, Elmer, NJ 08318-0980  
518103638 +Jay Several, c/o Ron L. Woodman, Esquire, Friedman Schuman, P.C.,  
101 Greenwood Avenue, Fifth Floor, Jenkintown, PA 19046-2627  
516897487 +KLB Jersey LLC, 2602 Route 130, Cinnaaminson, NJ 08077-3017  
516897481 +KLB Sage Diner, Inc., 1170 Route 73, Mount Laurel, NJ 08054-5112  
516897491 +Melrose Credit Union, 139-30 Queens Boulevard, Briarwood, NY 11435-2926  
516897492 +Republic Bank, Two Liberty Place, 50 S. 16th Street, Suite 2400,  
Philadelphia, PA 19102-2526  
518267308 +Republic Bank, Steven & Lee, 1818 Market St., 29th Floor, Philadelphia, PA 19103-3652  
517089871 +Republic First Bank, Dinsmore & Shohl, LLP, 1800 JFK Blvd. Suite 1000,  
Philadelphia PA 19103-7422  
516897493 +Richard M. Berman, Esquire, Dinsmore & Shohl, LLP, 1800 JfK Boulevard, Suite 1000,  
Philadelphia, PA 19103-7422  
516897494 +Rose Commercial Real Estate, 12000 Lincoln Dr W Ste 111, Marlton, NJ 08053-3401  
516897495 +S&P Development Corp., 111 Presidential Boulevard, Suite 209, Bala Cynwyd, PA 19004-1013  
517603902 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
516897496 +Saldutti Law Group, 800 N. Kings Highway, Suite, 300, Cherry Hill, NJ 08034-1511  
516897498 +TD Bank, 1701 Marlton Pike E., Marlton, NJ 08053  
517038636 +TD Bank NA, Richard J Tracy III Esq, 30 Montgomery Street Suite 1205,  
Jersey City NJ 07302-3835  
517028172 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507  
516914187 +The First National Bank of Elmer, Saldutti Law Group, 800 N. Kings Highway, Suite 300,  
Cherry Hill, NJ 08034-1511  
516897482 +Township of Mount Laurel, 100 Mount Laurel Road, Mount Laurel, NJ 08054-1507  
518145061 +Township of Mount Laurel, Parker McCay PA, 9000 Midlantic Drive, Suite 300, PO Box 5054,  
Mount Laurel, NJ 08054-5054  
516983869 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
516988979 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
517001053 ++US Bank Cust for PC 4 & CRDTRS, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170,  
Voorhees NJ 08043-4381  
516897500 +US Small Business Adm., Commercial Loan Servicing, 2120 Riverfront Dr, Ste 100,  
Little Rock, AR 72202-1794

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Mar 06 2020 05:43:00 Joseph Marchand, 117-119 West Broad St.,  
PO Box 298, Bridgeton, NJ 08302-0228  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 06 2020 01:45:33 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreigion03.ne.ecf@usdoj.gov Mar 06 2020 01:45:29 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
none +E-mail/Text: lens@ssnjlaw.com Mar 06 2020 01:44:18 Karistos, Inc, c/o Slotnick & Schwartz,  
1350 N. Black Horse Pike, Suite 2, Williamstown, NJ 08094-9129  
516996833 EDI: CAPITALONE.COM Mar 06 2020 05:43:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
516952646 +EDI: IRS.COM Mar 06 2020 05:43:00 Department of Treasury, Internal Revenue Service,  
P O Box 7346, Philadelphia, PA 19101-7346  
516897485 +EDI: DISCOVER.COM Mar 06 2020 05:43:00 Discover, PO Box 30421,  
Salt Lake City, UT 84130-0421  
516928267 EDI: DISCOVER.COM Mar 06 2020 05:43:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
516897480 EDI: JPMORGANCHASE Mar 06 2020 05:43:00 Chase Sapphire, PO Box 15298,  
Wilmington, DE 19650  
517156299 +EDI: AISACG.COM Mar 06 2020 05:43:00 Sierra Auto Finance LLC, P.O. Box 165028,  
Irving TX 75016-5028  
516897497 EDI: TDBANKNORTH.COM Mar 06 2020 05:43:00 TD Bank, 1701 Marlton Pike E.,  
Cherry Hill, NJ 08034

District/off: 0312-1

User: admin  
Form ID: noa

Page 2 of 3  
Total Noticed: 46

Date Rcvd: Mar 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517138927 EDI: TDBANKNORTH.COM Mar 06 2020 05:43:00 TD Bank, N.A.,  
c/o Schiller Knapp Lefkowitz & Hertz L., 70 Gray Road, Falmouth, ME 04105  
516897490 EDI: TFSR.COM Mar 06 2020 05:43:00 Lexus Financial Services, PO Box 8026,  
Cedar Rapids, IA 52409  
516897499 EDI: TFSR.COM Mar 06 2020 05:43:00 Toyota Financial Services, PO Box 8026,  
Cedar Rapids, IA 52409

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517140520 MTAG Custodian for FIG Capital Investments NJ13,LL, PO Box 54472, New Orleans, Louisiana 70  
tr\* +Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228  
intp\* +Jay Several, c/o Ron L. Woodman, Esquire, Friedman Schuman, P.C.,  
101 Greenwood Avenue, Fifth Floor, Jenkintown, PA 19046-2627  
cr\* +Republic Bank, Two Liberty Place, 50 S. 16th Street, Suite 2400,  
Philadelphia, PA 19102-2526  
516897479\* +2602 Route 130, LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017  
516897488\* +KLB Jersey, LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017  
516897489\* +KLB Sage Diner, Inc., 1170 Route 73, Mount Laurel, NJ 08054-5112  
517156275\* +Melrose Credit Union, 139-30 Queens Boulevard, Briarwood, NY 11435-2926

TOTALS: 1, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 07, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2020 at the address(es) listed below:

Brian E Caine on behalf of Creditor Township of Mount Laurel bcaine@parkermccay.com,  
BKcourtntices@parkermccay.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Dino S. Mantzas on behalf of Joint Debtor Stella Roustas dino@dmantzaslaw.com  
Dino S. Mantzas on behalf of Debtor Kostas Roustas dino@dmantzaslaw.com  
Jeffrey M. Sponder on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov,  
jeffrey.m.sponder@usdoj.gov  
John R. Morton, Jr. on behalf of Creditor ACAR Leasing Ltd. dba GM Financial Leasing  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Joseph Marchand on behalf of Trustee Joseph Marchand jdmarchand@comcast.net,  
jmarchand@comcast.net  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@blankrome.com,  
bkgroup@kmlawgroup.com  
Leonard T. Schwartz on behalf of Unknown Role Type Karistos, Inc LenS@ssnjlaw.com  
Leonard T. Schwartz on behalf of Attorney Leonard Teddy Schwartz LenS@ssnjlaw.com  
Linda S. Fossi on behalf of Creditor US Bank Cust for PC 4 & CRDTRS lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com  
Rebecca K. McDowell on behalf of Creditor The First National Bank of Elmer  
rmcdowell@slgcollect.com  
Richard M. Berman on behalf of Creditor Republic Bank richard.berman@dinsmore.com,  
pmmu@stevenslee.com  
Ron L. Woodman on behalf of Interested Party Jay Several rwoodman@fsalaw.com,  
mprimavera@fsalaw.com  
Timothy R. Wheeler on behalf of Creditor Melrose Credit Union timothy.wheeler@wilsonelser.com,  
sheyla.ibazeta@wilsonelser.com

District/off: 0312-1

User: admin  
Form ID: noa

Page 3 of 3  
Total Noticed: 46

Date Rcvd: Mar 05, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

United States Trustee USTPRegion03.NE.ECF@usdoj.gov

William F. Saldutti, III on behalf of Creditor The First National Bank of Elmer  
wsaldutti@slgcollect.com, cflannery@slgcollect.com

TOTAL: 19